

IRS Relief

Victims of Hurricane Ian that began September 23 in Florida now have until February 15, 2023, to file various individual and business tax returns and make tax payments.

Individuals and households affected by Hurricane Ian that reside or have a business anywhere in the state of Florida qualify for tax relief. The declaration permits the IRS to postpone certain tax-filing and tax-payment deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after September 23, 2022, and before February 15, 2023, are postponed through February 15, 2023.

This means individuals who had a valid extension to file their 2021 return due to run out on October 17, 2022, will now have until February 15, 2023, to file. **The IRS noted, however, that because tax payments related to these 2021 returns were due on April 18, 2022, those payments are not eligible for this relief.**

The February 15, 2023, deadline applies to the quarterly estimated tax payments, normally due on January 17, 2023 and to the quarterly payroll tax returns normally due on October 31, 2022, and January 31, 2023. Businesses with an original or extended due date also have the additional time, including calendar-year corporations whose 2021 extensions run out on October 17, 2022.

Penalties on payroll tax deposits due on or after September 23, 2022, and before October 11, 2022, will be abated as long as the tax deposits are made by October 11, 2022.

If an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original or extended filing, payment or deposit due date that falls within the postponement period, the taxpayer should call the IRS to abate the penalty.

The IRS automatically identifies taxpayers located in the covered disaster area and applies filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area.

Taxpayers not in the covered disaster area, but whose records necessary to meet a deadline are in the covered disaster area, are also entitled to relief

The postponement of time to file and pay does not apply to information returns in the W-2, 1098 or 1099 series.

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either the year in which the event occurred, or the prior year.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements.

Affected taxpayers claiming the disaster loss on their return should put the Disaster Designation, "**FL Hurricane Ian**" in bold letters at the top of the form. Be sure to include the FEMA disaster declaration number, **DR-4673-FL**, on any return.

Other IRS Relief

The IRS will waive the usual fees and requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation "**FL Hurricane Ian**" in bold letters at the top of [Form 4506, Request for Copy of Tax ReturnPDF](#), or [Form 4506-T, Request for Transcript of Tax ReturnPDF](#), as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

FEMA Assistance

There are three ways to apply for disaster assistance: disasterassistance.gov, via [FEMA mobile app](#), or by phone, 800-621-3362 (7 a.m. - 1 p.m.) To register, you need to provide the following information:

- Social Security Number (SSN) *OR* the SSN of a minor child in the household who is a U.S. Citizen, Non-Citizen National or Qualified Alien
- Annual household income
- Contact information (phone number, mailing address, email address*, and damaged home address)
- Insurance information (coverage, insurance company name, etc.)
- Bank account information (if you are eligible to receive financial assistance, the money can be deposited in your account) Visit www.fema.gov/disaster/hurricane-ian for more information.

FEMA approved Critical Needs Assistance for disaster survivors with immediate or critical needs because they are displaced from their primary dwelling. Immediate or critical needs are life-saving and life-sustaining items. This assistance is a one-time payment of \$700 per household.

U.S. Small Business Administration - SBA Disaster Loan

- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.
- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Who is eligible for an SBA disaster loan? All Florida counties

How to apply? Applications for a disaster loan can be submitted online via <https://www.sba.gov>. You can also call 800-659-2955 with questions.

Florida Disaster Fund - FloridaDisaster.org - Latest resources and information from Florida Division of Emergency Management on shelters, emergency food and water resources. To donate to Florida Disaster Fund, visit www.volunteerflorida.org/donatefdf or text "disaster" to 20222.

Heart of Florida United Way - Apply for \$300 Walmart e-gift card

Update (10/4): Heart of United Way said it received over 1,000 applications within a few hours, and has temporarily suspended submissions for processing and "to ensure available dollars do not outpace requests." People are encouraged to check back on Wednesday. Heart of Florida United Way is allowing people impacted by Hurricane Ian to apply for a \$300 e-gift card to Walmart. To apply, visit www.hfuw.org/HurricaneIan. Applicants have to be at least 18 and residents of Orange, Osceola, or Seminole counties. Applicants must also attest to being impacted by Hurricane Ian, including loss of income due to work closure, loss of food, or damage to home. Applications are limited to one per household. Applications will be accepted as long as funds are available. People can donate to Heart of Florida's Hurricane Recovery Fund at www.hfuw.org/recoveryfund-donate.